

JFW



PATENT  
Customer No.: 22,852  
Attorney Docket No.: 09282.0048-00  
SAP Reference No.: 2003P00354 US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Andreas MAU	)	Group Art Unit: 3626
	)	
Application No.: 10/619,748	)	Examiner: Martin A. Gottschalk
	)	
Filed: July 15, 2003	)	
	)	
For: REAL-TIME BENEFITS SERVICE	)	Confirmation No.: 7407
MARKETPLACE	)	

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed on August 8, 2006, the period for response extending through November 8, 2006, Applicant requests reconsideration of the above-identified application in view of the following remarks.

**Remarks** begin on page 2 of this paper.